## Why I Need \$50,000 A Year For My Two Children

a wo children in boc	ace.
Services of orthodontist	\$2,000
Two doctors to watch health of children in serious illness	2,000
Riding lessons, Including ponies	500
Tennis courte, club dues and lessons	500
Dancing lessons for four months	500
Photographs; forty at \$25 apiece for each child	2,000
Children's parties, favors, services of expert organizer	5,000
Toys, mechanical dolls, etc	1,000
Trained nurse at \$40 a week	2,080
Nursemald at \$50 a month	600
French nursery governess at \$25 a week	1,300
Chauffeur at \$160 a month	1,920
Assistant chauffeur and footman at \$120 a month	1,440
Upkeep of special 60 horse power automobile at \$75 a month	900
Annual proportion of renewing car every three years	1,400
Redecorating nursery	500
Kindergarten courses	900
Laundress at \$10 a week	520
Twenty-four Paris frocks for the girl at \$100 each	2,400
Furs, including two ermine coats, at \$500 each	2,000
Twelve imported suits for boy at \$40 each	
Fifty pairs of shoes, averaging \$12 a pair	600
Other clothes, including linen, etc	2,000
Pocket money (\$2 a week aplece)	208
Jewelry (one pearl each year for girl)	150
Two-thirds of rent of apartment costing \$10,000 annually	6,666
Two-thirds of housekeeping expenses totaling \$10,000	
annually	6,666
Rent, housekeeping expenses, etc., of Summer home	5,000

## By Mrs. GEORGE G. HEYE.

an allowance of \$75,000 a year from work to be done. I have just army husband, George G. Heye, and a ranged with the best-known orthojudge even became sarcastic on the dontist in New York to take care of

tomed to live. We formerly lived expensive specialist. at the rate of \$200,000 a year. We three rooms at No. 667 Madison avenue and we had fourteen servants. We kept six automobiles. At our country house at Rosslyn, L. I., ve had twenty-five servants.

I need at least \$25,000 apiece an-

William Heye, aged four. This is far less than was spent on them up to a year ago. The amount is moderate one compared with the of the New York children with whom mine associate. Only with care and economy can I give them the comforts which these children expect. Many of the heavy items of expense are necessary to the health of the children, while others are needed to enable them to retain their friends and playmates. amount asked is a large one, but whether it is proportioned to the income of the father of the children and the manner in which he brought them up. Why should these poor children be deprived of the comforts and luxuries which they for the earliest years of their lives, simply because their father now chooses to neglect his

Mr. Heye spent more money on a private museum of Indian antiquities than I ask for the education of his children. He inherited a large fortune from his father, Gustave Heve, of the Standard Oil Trust. He a partner in the banking firm of Battles & Co., of No. 60 Broadway, and he has been very successful in financial undertakings in many parts of the country. He is even better known in Philadelphia than in New

wife and family?

The expenses of bringing up a child according to the standards of New York society must seem enor-mous to a salaried worker, but in what I propose to do I am sure there is nothing that is foolish or super-

I am obliged to live in a central part of New York, among the friends we have always had. I occupy an operiment in the Hotel Langdon, at the corner of Fifty-sixth street and Fifth avenue, consisting of a dining room, a drawing room, a library, one large sitting room which also serves as my bedroom; a nursery, a room for the boy, one for the girl and the governess's room. Every bedroom has a bathroom, and there are accommodations for the servants in ness, easily run away with \$2,000. another part of the hotel.

\$10,000 a year for rent. That is considered moderate in New York.

orthodontist, or tooth straightener, child should grow up with defective

A good orthodontist incists on

OME surprise has been ex- having the care of a child's teeth by pressed because in my appli- the year, and charges from \$1,000 to eation for alimony I asked for \$3,000, according to the amount of my children's teeth. The richest I can easily show that the amount people in the city are waiting for his asked for is very moderate in view services, and it is very hard to seof my husband's income and the cure them. It was Mr. Heye's wish manner in which we were accus- that I should engage this extremely

occupied an apartment of twenty- est character and ability to look after I have a trained nurse of the highmy children. She either prepares their food or examines it to make sure that it is absolutely wholesome. A nurse of this grade receives from \$30 to \$40 a week.

mually for my two children, Mildred tent nursemaid to do all the hard work in dressing the children and looking after them

I have taken such good care of the children that they have never had a serious illness, but whenever one of them has a cold or the slightest touch





The Heye Children in Their Specially Constructed Nursery Surrounded by Their Costly Toys.

specialists in the city. These occa-

Such an apartment costs about come in contact with strange persons or children, on account of their children in and out, and see that health. They never even ride in the they reach their destination safely. The housekeeping expenses of such elevator in our hotel with strangers, an apartment, including food for ourselves and all the servants, wages of the servants and chaufeurs, requires another \$10,600.

elevator in our hotel with strangers. Physical exercises are even more necessary than medical care to the health of children. My children will soon be taking lessons in dancing Physical exercises are even more soon be taking lessons in dancing, A large proportion of the items of tennis and riding. The little girl has grease — persups three-quarters — already begun these exercises. A relates to the health of the children thorough course of dancing lessons some way. The services of the for the season at the best dancing school in New York will cost me \$500 are absolutely necessary to make for the two. Riding lessons for the sure that a child's teeth, both first year, with the hire of ponies and and second sets, come in properly. the services of the best riding master, It is absolutely unthinkable that a will cost me \$500.

There will be an outlay of about teeth or malformed jaw just for the \$10 every time they go out. Tennis lack of this care. Perfect teeth are lessons, with the hire of the courts to-day more important than priceless and other expenses, will cost at least \$500 a year for the two.

physicians to attend them. I have school and other places where they two, in order that one may check the cannot walk. Of course they can other. If either of them suggests it, never go in street cars or public I call in the most distinguished conveyances. I must have a chauffeur conveyances. I must have a chauffeur of the very highest ability and resional visits, without a serious ill-ness, easily run away with \$2,000. A man of this type expects \$160 a The children are never allowed to month or more. Then he must have a good, reliable assistant to help the

> The children are taking a kindergarten course at the Froebel League, and that is one of the smallest expenses I have to meet. As they grow older the expenses of education will increase at a great rate. When the boy goes to college it will cost at least \$5,000 a year, if he is to keep up his intimacy with the boys he knows now. If the girl is to have lessons in singing and music from the finest teachers of Europe and America, there is no limit to the outlay.

have not said anything about clothes yet. Practically all the dresses for the little girl come from Paris, and the sults for the boy from London. There is a well-bred sim-The children require an automo-

indigestion I call in two skilful bile of their own to take them to frock from Paris that cannot be equalled anywhere. About \$100 is a

moderate price for such a frock. little girl like mine needs about two dozen frocks of this kind in a year. I am as economical in this matter as I can be, and with this object I keep a good laundress and have found the best cleaner in town.

My children would be very unhappy if they could not have as good clothes as any in their set. The little boy from one corner of Fifth avenue immediately sees that the little boy from the other corner is wearing cheap clothes, and has no delicacy in telling him about it.

Little children are now expected to wear pretty furs, and these cost an astonishing amount of money. My children have very pretty ermine coats, and I neel hardly tell you that they are valuable; but their cost was small compared to the \$3, 000 royal otter coat worn by a sixyear-old girl of their acquaintance.

Children are expected to give a great many entertainments nowadays. These affairs are not imita-tions of grown-up parties, but are thoroughly in harmony with child plicity about a hand-embroidered life. It requires considerable artis-Copyright, 1913, by the Star Company. Great Britain Rights Reserved.

require a large outlay of money.
Sometimes a little play is presented, or a masquerade. Small children may dress as Mother Goose characters and recite the rhymes while acting them. For children a little older, new games are invented. Two charming sisters, who are en-

tertainers, have received \$500 for arranging a single afternoon party. When you arrange an interesting entertainment of this kind, you must give suitable favors for the guests to G. Heye, kept as souvenirs. These are often handsome little presents of silver or even gold.

When children go to such entertainments they must give something

similar in return At my children's Thanksgiving Day feast, a caterer furnished a miniature farmyard for a table decoration. It was complete even to the electric wiring in the little lanterns hanging on the barn doors. Tiny figures of the farmer and his family were in the landscape decorations. Last Easter they had a rabbit three feet tall that had electric bulbs in his

eyes, which opened and closed.
At Christmas they will have a large tree. Their friends will come in a few each day, so that the excitement of having too large a party may be avoided. We should be care ful not to hurt children's nerves by making their entertainments too ex-

The children expect to have a box

George

Who Here

Why \$50,000 a Year Is Barely Sufficient to Raise Two Children Properly.

in the afternoon all through the Horse Show. They spend one morning at the show, inspecting the ponies

in their stalls.

They must be taken one afternoon each year to the circus, and have a box there, so that they can see well and not annoy others by their rest-

To all this you must add the cost of a country establishment for five or six months of the year. If we kept house in the country on the scale maintained by Mr. Heye, the whole sum I have asked for myself and children would not be sufficient for

the country alone. According to the standards of good society, \$5,000 would be a very moderate allowance for rent and housekeeping in the country during the Summer months. This would allow very little for sports and amusements. It would be nice for the children to have a moderate sized steam yacht for the Summer, but it would cost \$5,000 to charter one, and that.

I am afraid, is beyond our means.
You may notice that I have said nothing about pocket money for the children. They receive very little. They need to buy nothing, and it could only do harm if they carried a comparatively large amount of money in their pockets. What they receive they are taught to save up, in order to make contributions to charities

## How Science Proves That Worry Kills You

worry can kill even the nine-lived cat, but we have only half believed it, and until now we have had no scientific proof that

it was so. Medical science has recently confirmed the fact and explained how worry commits its murders. It has reached the conclusion that in many instances of what have been garded as lunacy, and from which the victim finally dies, the case has simply been one of acute worry. Instead of the person dying of mental breakdown he has worried himself

Worry medical science now defines as the dominance of one idea, usually that of fear. There is a fear of some existing condition or dread of what may happen. The idea crowds all others from the mind, or permits them only the feeblest and occasional activity. The most terrible tyranny is the tyranny of an

This one idea pounds, hammerlike, upon one set of brain cells. It overstimulates them, causing an un-

have often heard that usual flow of blood to those portions and a dearth of it to other parts of the brain. This would not be serious if it happened only now and then, for every brain cell should be replenished by more than the usual flow of blood at times to keep it

properly fed and nourished. But a constant overfeeding of these cells causes a congestion The cells become more and more distended. The worry grows more and more acute. The pounding of the blood against the sides of the cells acquires a hammerlike vioence. The sides of the cells wear thin. A cell bursts. There is a so-called "clot on the brain." Death

The cure of the worry that kills is prevention. Refuse to worry. Do your best, and, having done this, decline as positively to fret about the results as you would decline to drink a draught of poison. Worry comes as an occasional visitant to everyone, but as we shut our doors to unwelcome visitors, so we close the portals against the entrance of worry. Admitted, it ceases to become a visitor-it is a habit, and a habit that destroys. The action of worry upon the brain cells is most like the constant dropping of water upon a stone. At first it makes not the slightest impression upon the stone, but in time it wears it away. The cells of the brain are of more delicate tissue, and the steady wear and tear of the extra blood supply

in time quickly wears them out.

Or, according to medical science, is as though a garment worn day after day without change soon falls into tatters. Examinations of the brain after death have shown a group of nerve cells at the crown of the head that have perished in the same way the nerve of a tooth dies. While every other brain cell seems to be in ordinary condition this group has shrunken. It is a curious coincidence, and science says a consequence, as inevitable as effect after cause, that the hair on the portion of the scalp just above this brain area is the first to grow white. Heat in the scalp causes hair to grow gray, and an excess of blood in any portion of the brain causes the scalp above that portion to be over-

